

Information to identify the case:

Debtor 1	Michael Appel	Social Security number or ITIN xxx-xx-1540
		EIN -----
Debtor 2 (Spouse, if filing)	Kathleen Appel	Social Security number or ITIN xxx-xx-8837
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-31846-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Appel

Kathleen Appel

9/1/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Appel
Kathleen Appel
Debtors

Case No. 15-31846-MBK
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Sep 01, 2021

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Appel, Kathleen Appel, 20 Railroad Ave., Whitehouse Station, NJ 08889-3286
515860287	+ Readington Twp Tax Collector, 509 County Rd 523, Whitehouse Station, NJ 08889-4099
515860288	+ Rickart Collections Systems, 575 Milltown Rd., North Brunswick, NJ 08902-3336
515860291	+ State of New Jersey, Dept of Labor, PO Box 951, Trenton, NJ 08625-0951
516356918	+ Township of Readington, Readington Township Tax Collector, 509 Route 523, Whitehouse Station NJ 08889-4004
515999927	+ Toyota Motor Credit Corporation, PO BOX 9013, Addison, TX 75001-9013
515860299	+ Transworld System, PO Box 13574, Philadelphia, PA 19101

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 01 2021 22:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 01 2021 22:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515860279	+ EDI: RMSC.COM	Sep 02 2021 01:53:00	Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
515860280	+ EDI: CAPITALONE.COM	Sep 02 2021 01:53:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
515931631	EDI: CAPITALONE.COM	Sep 02 2021 01:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515990485	EDI: BL-BECKET.COM	Sep 02 2021 01:53:00	Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515860281	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
516056942	+ EDI: WFNNB.COM	Sep 02 2021 01:53:00	Comenity Capital Bank, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515860282	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 01 2021 22:25:27	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
515860285	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Macy's DSNB, PO Box 8218, Mason, OH 45040
515860283	+ EDI: DISCOVER.COM	Sep 02 2021 01:53:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
515873407	EDI: DISCOVER.COM	Sep 02 2021 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515860284	+ Email/Text: PBNCNotifications@perituservices.com	Sep 01 2021 22:21:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
515962171	Email/PDF: resurgentbknotifications@resurgent.com		

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515962207	+ EDI: MID8.COM	Sep 01 2021 22:25:27	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515860286	Email/Text: Bankruptcy.Notices@pnc.com	Sep 02 2021 01:53:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516023371	EDI: PRA.COM	Sep 01 2021 22:21:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
516022746	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541
516022792	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516037162	EDI: Q3G.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o Tractor Supply, POB 41067, Norfolk VA 23541
515860292	+ EDI: RMSC.COM	Sep 02 2021 01:53:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
515860294	+ EDI: RMSC.COM	Sep 02 2021 01:53:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
518134311	+ Email/Text: bncmail@w-legal.com	Sep 01 2021 22:22:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518134312	+ Email/Text: bncmail@w-legal.com	Sep 01 2021 22:22:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
515860289	+ Email/Text: bankruptcy@savit.com	Sep 01 2021 22:22:00	Savit Collection, PO Box 250, East Brunswick, NJ 08816-0250
515860290	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Sears Citibank SD, PO BOX 6283, Sioux Falls, SD 57117-6283
515860293	+ EDI: RMSC.COM	Sep 02 2021 01:53:00	Syncb/Lowe's, PO Box 965005, Orlando, FL 32896-5005
515862083	EDI: RMSC.COM	Sep 02 2021 01:53:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515860295	EDI: TDBANKNORTH.COM	Sep 02 2021 01:53:00	TD Bank, PO Box 219, Lewiston, ME 04243
515860296	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
515860297	+ EDI: TFSR.COM	Sep 02 2021 01:53:00	Toyota Motor Finance, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
515860298	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Tractor Suppl Co., PO Box 9001006, Louisville, KY 40290-1006
515860300	+ EDI: BLUESTEM	Sep 02 2021 01:53:00	Webb Bank/Fingerhut, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
516009963	EDI: ECAST.COM	Sep 02 2021 01:53:00	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518134330	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518134331	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Laurence R. Sheller	on behalf of Joint Debtor Kathleen Appel laurence.sheller@gmail.com
Laurence R. Sheller	on behalf of Debtor Michael Appel laurence.sheller@gmail.com

TOTAL: 5